the payment information includes a payor account number with the payee;

the storage device is further configured to store validation rules corresponding to payee values for fields of the account number, and alteration rules associated with the payee; and

the processor is further configured to process the payment information to verify that the payor account number conforms to the validation rules associated with the payee and to alter the payor account number according to the alteration rules associated with the payee.

18. (Twice Amended) The article of manufacture of claim 16, wherein the received payment information includes a name of the payee, and the computer program is further configured to cause the computer to operate so as to:

access the database using a portion of the received payee name and the eleven digit zip code to locate the payee record; and

the payee record further corresponds to the portion of the payee name.

20. (Twice Amended) The article of manufacture of claim 16, wherein the payment information includes a payor account number with a payee, and the computer program is further configured to cause the computer to operate so as to:

verify that the received account number conforms to validation rules corresponding to payee values for fields of the account number; and

transform the verified account number into an altered account number according to alteration rules of the payee.